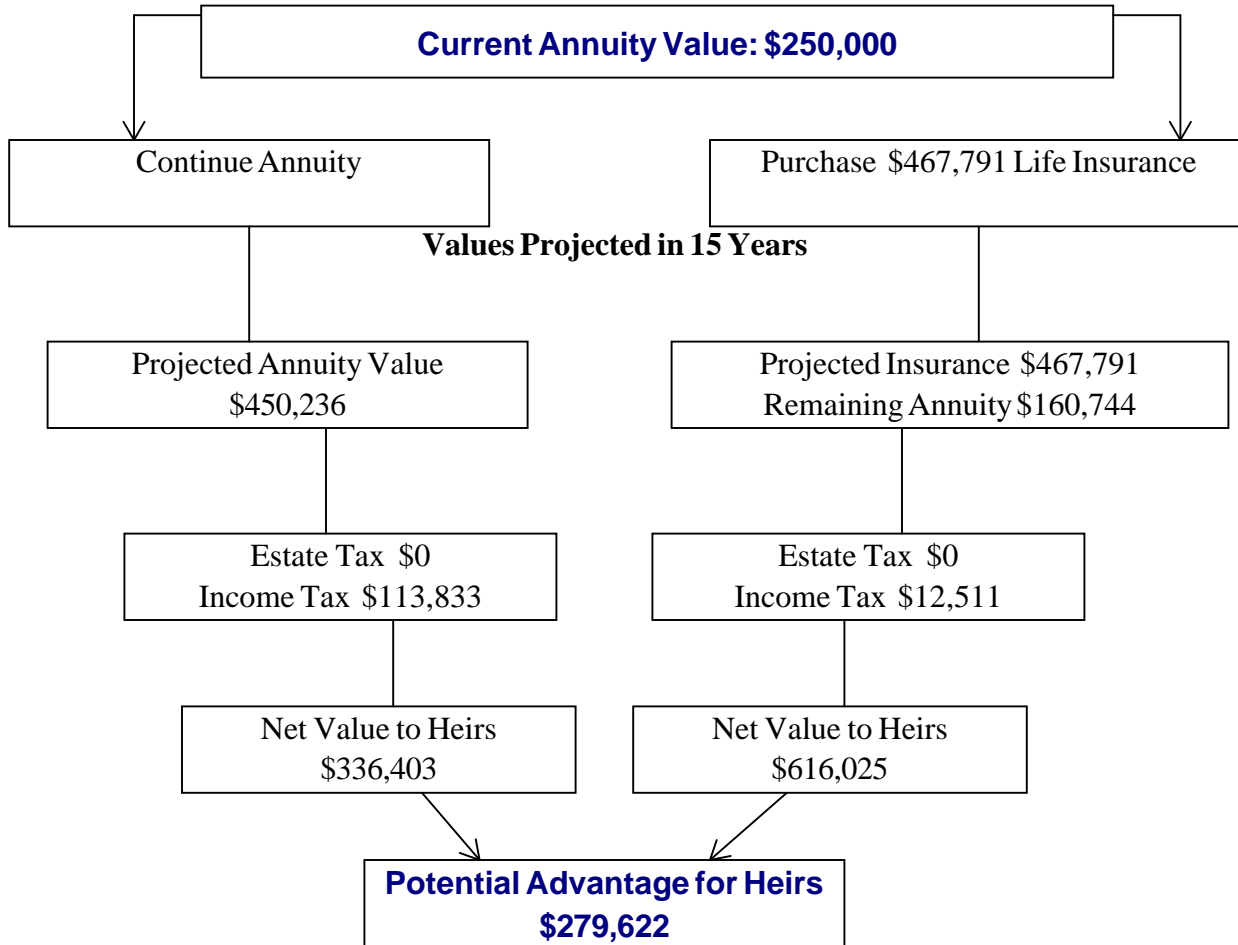


The Comparison

Following is a comparison of your current nonqualified annuity and Legacy Max assuming the anticipated rates of return on each asset. Legacy Max can help reduce estate taxes and increase the account value that is passed on to your heirs.

You can take withdrawals from your nonqualified annuity to pay the premiums on a life insurance policy which will reposition your asset and allow your beneficiaries to receive the death benefit income tax free and potentially avoid estate taxes upon your death.



The nonqualified annuity illustrated does not reflect applicable sales and management fees or administrative costs charged by the current issuer. The charges, if included, would affect the figures illustrated. The assumed growth rate of the nonqualified annuity is 4%.

The estate tax calculations shown in this illustration are based upon the estimated size of your estate and the estate tax rates found in Section 2001 of the Internal Revenue Code. All rates illustrated are subject to change. Calculations assume use of the Unified Credit and assume no marital deduction is available. Estate tax calculations reflect the Economic Growth and Tax Relief Reconciliation Act ("Act") of 2001 resulting in reduced estate taxes in 2002 through 2009 and elimination of the estate tax in 2010. In year 2011 and beyond, the calculations assume the estate tax law in place prior to the Act. Unless new legislation is passed, the Act will be repealed in 2011 and estate tax in effect prior to the Act will be reinstated.

Either the total nonqualified annuity payment, the after tax payment, or a specified amount can be used as premium towards the life insurance policy.

The net cash surrender value and net death benefit amounts illustrated are based on the current policy interest rate and cost assumptions. The values illustrated are not guaranteed. They assume that the illustrated non-guaranteed elements of the policy will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown. This page must be accompanied by the basic Policy Illustration, which includes the guaranteed elements of the policy and other important information.

ING GUARANTEED DEATH BENEFIT UNIVERSAL LIFE II

A Flexible Premium Adjustable Life Insurance Policy
 Security Life of Denver Insurance Company



LEGACY MAX LEDGER
 Comparison

The purpose of the Comparison Ledger is to show year by year detail of the value that may be passed on to your heirs if you continue your nonqualified annuity or use Legacy Max. Legacy Max can help significantly reduce or eliminate taxes and increase the account value passed on to your heirs.

Valued Annuity Female Client
 Projected Rate of Return on Nonqualified Annuity: 4%

Income Tax Bracket: 25%
 IRD Tax Bracket: 35%

CONTINUE ANNUITY					USING LEGACY MAX (Purchase \$467,791 Life Insurance)					
Yr	End of Yr Age	Annuity Value	Estate & IRD Income Tax	= Net Value to Heirs	Projected Insurance	+ Remaining Annuity	Estate & IRD Income Tax	= Net Value to Heirs	Advantage to Heirs	
1	71	260,000	47,250	212,750	467,791	245,542	42,190	671,144	458,394	
2	72	270,400	50,890	219,510	467,791	240,907	40,567	668,130	448,620	
3	73	281,216	54,676	226,540	467,791	236,085	38,880	664,997	438,456	
4	74	292,465	58,613	233,852	467,791	231,071	37,125	661,737	427,885	
5	75	304,163	62,707	241,456	467,791	225,857	35,300	658,348	416,892	
6	76	316,330	66,965	249,364	467,791	220,433	33,402	654,823	405,458	
7	77	328,983	71,394	257,589	467,791	214,793	31,428	651,157	393,568	
8	78	342,142	76,000	266,142	467,791	208,927	29,375	647,344	381,201	
9	79	355,828	80,790	275,038	467,791	202,827	27,239	643,379	368,340	
10	80	370,061	85,771	284,290	467,791	196,483	25,019	639,255	354,965	
11	81	384,864	90,952	293,911	467,791	189,884	22,710	634,966	341,055	
12	82	400,258	96,340	303,918	467,791	183,022	20,308	630,505	326,588	
13	83	416,268	101,944	314,324	467,791	175,886	17,810	625,867	311,542	
14	84	432,919	107,772	325,147	467,791	168,463	15,212	621,042	295,895	
15	85	450,236	113,833	336,403	467,791	160,744	12,511	616,025	279,622	
16	86	468,245	120,136	348,109	467,791	152,717	9,701	610,807	262,697	
17	87	486,975	126,691	360,284	467,791	144,368	6,779	605,380	245,096	
18	88	506,454	133,509	372,945	467,791	135,685	3,740	599,736	226,791	
19	89	526,712	140,599	386,113	467,791	126,655	579	593,867	207,754	
20	90	547,781	147,973	399,808	467,791	117,264	0	585,055	185,247	
21	91	569,692	155,642	414,050	467,791	107,497	0	575,288	161,238	
22	92	592,480	163,618	428,862	467,791	97,339	0	565,130	136,268	
23	93	616,179	171,913	444,266	467,791	86,775	0	554,566	110,300	
24	94	640,826	180,539	460,287	467,791	75,789	0	543,580	83,293	
25	95	666,459	189,511	476,948	467,791	64,363	0	532,154	55,205	
26	96	693,117	198,841	494,276	467,791	52,480	0	520,271	25,994	
27	97	720,842	208,545	512,297	467,791	40,121	0	507,912	-4,385	
28	98	749,676	218,637	531,039	467,791	27,269	0	495,060	-35,980	
29	99	779,663	229,132	550,531	467,791	13,902	0	481,693	-68,838	
30	100	810,849	240,047	570,802	467,791	0	0	467,791	-103,011	

This illustration is not valid without all pages.